

**Testimony of Charles McBroom
To the Appropriations Committee of the Connecticut Legislature
In Support of Funding for the Connecticut Fair Housing Center**

Dear members of the Appropriations Committee:

My name is Charles McBroom. I am 91 years old and live in Stratford, where I have owned my home for almost 40 years. I am a World War II veteran, and worked for GE for many years before I retired. I am submitting this testimony to ask you to support level funding for the Connecticut Fair Housing Center so they can keep helping seniors with reverse mortgages, like me.

Several years ago, my wife saw a television commercial about how seniors can use reverse mortgages to tap the equity in their home. We were retired and living on a fixed income, and it sounded like a reverse mortgage could help us to pay off our first mortgage and make some repairs to our house.

My wife handled most of the paperwork, so I was never really sure of all the details. For example, I didn't realize that we would now need to pay property taxes directly to the city, even though we wouldn't be making payments to the bank anymore. So after my wife passed away a few years ago, I really didn't have all of the information about our situation.

One day, I was served with foreclosure papers. The reverse mortgage lender, Financial Freedom, told me that I could lose my house if I didn't pay thousands in property taxes - money I didn't even realize I owed. I didn't know what to do. I went to my caseworker at the VA (Veterans Administration) for help, and she suggested that we call the Connecticut Fair Housing Center.

An attorney from the Center agreed to represent me in my foreclosure case. She helped me to understand what had happened, and told me about a special HUD (US Department of Housing and Urban Development) program for homeowners who are over age 80 and have serious health issues, like me. It was called an At-Risk Extension, and it can help people to keep their homes. The attorney and my VA caseworker helped me to fill out the paperwork and get all the documents I needed to apply for the program. But even though I should have been eligible, Financial Freedom denied my application.

Luckily, the attorney from the Center did not give up. She contacted HUD and proved that I was eligible for the extension program. After she got HUD involved, Financial Freedom finally approved me for the At-Risk Extension. Now, I can stay in my house for as long as I need to, near my friends, my church, and my doctors.

Without the Connecticut Fair Housing Center, I probably would have lost my home. I'm really not sure where I would have gone if I had to move. I have been in this house for almost 40 years. I feel a lot better now knowing I can stay at home.

Please support level funding for the Connecticut Fair Housing Center so they can keep fighting for seniors like me who have reverse mortgages.

Thank you,

Charles McBroom
Stratford

(See a photo of Mr. McBroom on the next page).



Mr. McBroom, surrounded by family mementos at his longtime home in Stratford.